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(71) Applicant (for all designated States except US): **AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC.** [US/US]; General Counsel's Office, American Express Tower, World Financial Center, New York, NY 10285-4900 (US).

(72) Inventors; and

(75) Inventors/Applicants (for US only): **GOMES, Kristin, Hoyne** [US/US]; 292 Douglas Drive, State College, PA 16802 (US). **GOULDEN, Stuart** [US/US]; 8 Potter Ln, Wharton, NJ 07885 (US). **MARSHALL, Vernon**

[GB/US]; 48 Myrtle Avenue, Montclair, NJ 07042 (US). **MOHANTY, Sabyasachi** [IN/IN]; c/o Mr. Rashbehari Mohanty Retd., At Bangalisahi, P.O. - Telengabazar Cuttack, Orissa 753009 (IN). **WEBB, Ian** [AU/US]; 33 Knollwood Lane, Darien, CT 06820 (US).

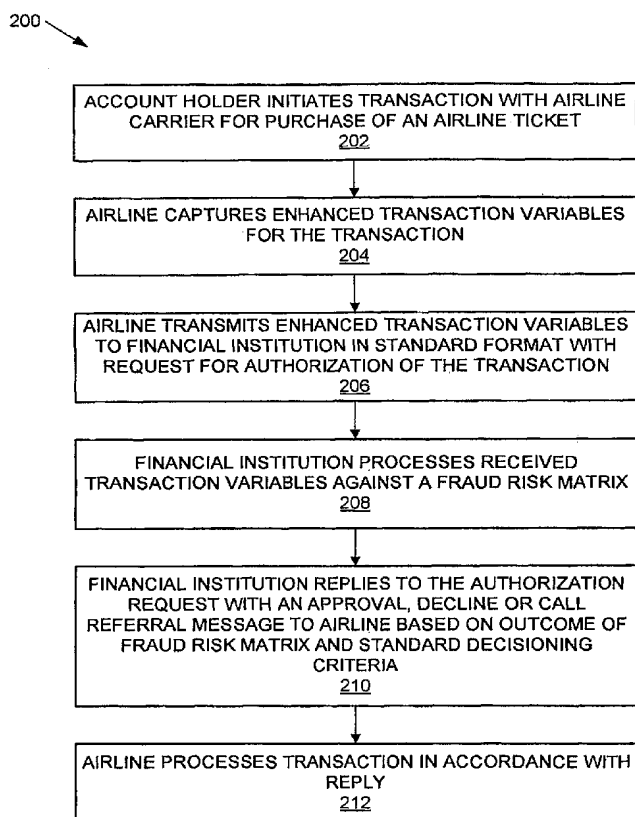
(74) Agents: **STERNE, Robert, Greene** et al.; Sterne, Kessler, Goldstein & Fox P.L.L.C., 1100 New York Avenue, N.W., Washington, DC 20005-3934 (US).

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(54) Title: SYSTEM AND METHOD TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD



(57) Abstract: Processes (200, 400) for reducing fraud risk in credit transactions, particularly those involving airline ticket purchases (Fig. 2), includes collecting the following additional transaction variables and their use in real-time authorization decisions: credit card holder name, reservation code, passenger name, origin city, destination city, travel date, routing description, class of service, e-ticket indicator, number of passengers traveling and carrier code. The additional transaction variables received during a transaction involving the purchase of airline tickets are passed, in addition to the transaction variables traditionally included in a real-time authorizations request, to a fraud risk evaluation model maintained by a financial institution (206) or other entity responsible for authorizing a payment for the transaction. The fraud-risk models use historical behavior and optimal risk decision-making factors to authorize or reject the transaction in real time (210), without slowing standard authorization processing times.

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